## United States Bankruptcy Court Middle District of Pennsylvania

In re: Estella Marie Wagaman

Debtor

Case No. 21-01707-HWV Chapter 13

# **CERTIFICATE OF NOTICE**

District/off: 0314-1 User: AutoDocke Page 1 of 2
Date Rcvd: Sep 13, 2021 Form ID: 309I Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### $Notice\ by\ first\ class\ mail\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center\ on\ Sep\ 15,\ 2021:$

Recip ID		Recipient Name and Address
db	+	Estella Marie Wagaman, South Mountain Road, Box 107, South Mountain, PA 17261-0107
aty	+	Markian R Slobodian, 801 North Second Street, Harrisburg, PA 17102-3210
aty	+	Patriot Federal Credit Union, c/o Markian R. Slobodian, Esq., 801 North Second Street, Harrisburg, PA 17102-3213
aty	+	Rebecca Ann Solarz, KML Law Group, P.C., 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
5428509		Flagstar Bank, 5171 Corporate Drive, Troy, MI 48098
5428512	+	Well Span Health, 760 E Washington Street, Chambersburg, PA 17201-2751

TOTAL: 6

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: office@csonkalaw.com	Date/Time	Recipient Name and Address
aty		Sep 13 2021 18:43:00	Michael John Csonka, Csonka Law, 166 South Main Street, Kerrstown Square, Chambersburg, PA 17201
tr	Email/Text: info@pamd13trustee.com	Sep 13 2021 18:43:00	Jack N Zaharopoulos (Trustee), Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Sep 13 2021 18:43:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5428504	+ EDI: CAPITALONE.COM	Sep 13 2021 22:43:00	Capital One, P O Box 71083, Charlotte, NC 28272-1083
5428506	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 13 2021 18:57:20	Credit One Bank, P O Box 60500, City of Industry, CA 91716-0500
5428507	+ EDI: DISCOVER.COM	Sep 13 2021 22:43:00	Discover, P O Box 6103, Carol Stream, IL 60197-6103
5428508	+ EDI: AMINFOFP.COM	Sep 13 2021 22:43:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5428505	EDI: JPMORGANCHASE	Sep 13 2021 22:43:00	Cardmember Service, PO Box 1423, Charlotte, NC 28201
5428510	+ Email/Text: bankruptcy@patriotfcu.org	Sep 13 2021 18:43:00	Patriot FCU, P O Box 778, 800 Wayne Ave, Chambersburg, PA 17201-3810
5428511	EDI: AISSPRINT	Sep 13 2021 22:43:00	Sprint, P O Box 4191, Carol Stream, IL 60197

TOTAL: 10

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

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Date Rcvd: Sep 13, 2021 Form ID: 309I Total Noticed: 16

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2021	Signature:	/s/Joseph Speetjens	

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2021 at the address(es) listed below:

Name Email Address

Jack N Zaharopoulos (Trustee)

TWecf@pamd13 trustee.com

Markian R Slobodian

on behalf of Attorney Patriot Federal Credit Union law.ms@usa.net

Michael John Csonka

on behalf of Debtor 1 Estella Marie Wagaman office@csonkalaw.com

kwhitsel@csonkalaw.com;r48114@notify.bestcase.com;mcsonka@alifeafterdebt.com;kwhitsel@alifeafterdebt.com

Rebecca Ann Solarz

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com

Steven M. Carr (Trustee)

 $steve carr 8@comcast.net \ pa 31@ecfc bis.com; debclick@comcast.net; julie.ream carr llc@gmail.com$ 

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to ide	entify the case:		
Debtor 1:	Estella Marie Wagaman	Social Security number or ITIN: xxx-xx-0930	
200101 11	First Name Middle Name Last Name	EIN:	
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:	
United States Bankı	ruptcy Court: Middle District of Pennsylvania	Date case filed in chapter: 7 7/31/21	
Case number:	1:21-bk-01707-HWV	Date case converted to chapter: 13 9/13/21	

#### Official Form 3091

# **Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <u>pacer.uscourts.gov</u>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1	Debtor's full name	About Debtor 1: Estella Marie Wagaman	About Debtor 2:
2.	All other names used in the last 8 years	Estella Walle Waganian	
3.	Address	South Mountain Road Box 107 South Mountain, PA 17261	
4.	<b>Debtor's attorney</b> Name and address	Michael John Csonka Csonka Law 166 South Main Street Kerrstown Square Chambersburg, PA 17201	Contact phone 717–977–3171  Email: office@csonkalaw.com
5.	Bankruptcy trustee Name and address	Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717–566–6097  Email: info@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101–1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901–2800 Date: 9/13/21

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

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Debtor Estella Marie Wagaman Case number 1:21-bk-01707-HWV

#### 7. Meeting of creditors Location: Debtor/Counsel: you will be emailed 6 Debtors must attend the meeting to October 21, 2021 at 09:00 AM (by video conf.) days prior to the meeting date with the be questioned under oath. In a joint Zoom link details. case, both spouses must attend. Any other party wishing to appear: You must email the Trustee's Office at The meeting may be continued or adjourned to a later date. If Creditors may attend, but are not so, the date will be on the court docket. required to do so. info@pamd13trustee.com prior to the meeting and you will be emailed \*\*\* Valid photo identification and proof of social security instructions. number are required 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 12/20/21 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 11/22/21 (except governmental units): Filing deadline: 3/12/22 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection.

9. Filing of plan The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if bankruptcy case the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="mailto:pace-uscourts.gov">pace-uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. 12. Exempt property Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to

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exemptions in line 8.